

Subj: Fwd: Cindy Memo -Summary of AllRisk Membership kits

Date: 10/06/2000 7:22:21 AM Pacific Daylight Time

From: WEBIII

To: CStockle@BestBenefits.com, abishop@penntreaty.com

To: jhodge@penntreaty.com, KLannen@BestBenefits.com

To: jfrantz@penntreaty.com, m.hauert@worldnet.att.net

To: Hesassoc, nforman@nrlink.com

To: tlevit@penntreaty.com, CALLAHANKIDS



Forwarded Message:

Subj: Summary of AllRisk Membership kits

Date: 10/05/2000 12:03:02 AM Pacific Daylight Time

From: CStockle@BestBenefits.com (Cindy Stockle)

To: WEBIII@aol.com, abishop@penntreaty.com

CC: KLannen@BestBenefits.com (Kathy Lannen), jfrantz@penntreaty.com, m.hauert@worldnet.att.net

Attached you will find a brief summary of requests for duplicate AllRisk membership kits that have been sent or will be by the end of the week.

The six most urgent packages have been sent to the following members for delivery tomorrow, 10/5:

1. Elsie Plotkin, SS# 089-09-0130
2. Dup. kit sent to Barbara Wank, daughter of Elsie to Barbara's address.
3. Rosa Hemmingway, SS# 262-48-4220.
4. Ruth Ford, SS# 075-07-4871
5. Blanche G. Rush, SS# 497-46-0188
6. Robert Harper, SS# 192-16-6687

Additional status:

7. Richard Bettis, SS# 265-12-2497. His kit was overmited for Friday, Sept 29, 2000 delivery to his home address. When kit was delivered, no one home to receive it. The kit is being tracked by fulfillment house. The agent will receive a duplicate package scheduled for Friday, 10/6 delivery to Equitable Ins. Service, Attn. Lisa, 3334 N. 20th St., Pheonix, AZ 85016, Ph# 602-274-0943.

8. Lillie Gilde, SS# 087161784. Her kit is scheduled for Friday, 10/6 delivery.

9. Jack Saylor, SS# 381-12-0894. Duplicate kit was requested 9/21. Kit was sent regular mail to member, approx. 9/26.

10. Laura Ann Jones, SS# 262-54-2474. DDS did not receive data file that included Laura Ann until 10/03. Kit will be sent for overnite delivery scheduled, 10/6.

11. Selma Waghalter, SS# 327-40-0201. Penn Treaty requested a duplicate kit be sent 9/13. DDS confirmed with fulfillment that her kit was sent on 9/15, 2 day delivery.

Lastly,

12. The only outstanding request DDS has, is for a duplicate package to be sent to Frances Wilson, SS# 462-48-1310. Spoke to Angela on 10/02, DDS has not received this person on a file from Penn TReaty. Angela told me to hold off on sending until she follows up with Penn Treaty.

Please let me know if you have any questions or need any further investigation on these matters.

Thank you,

Cindy Stockle

Account Executive

cstockle@bestbenefits.com

<DOCTYPE HTML PUBLIC "-//W3C//DTD W3 HTML//EN">

<HEAD>

<META content="text/html; charset=iso-8859-1" http-equiv=Content-Type>

<META content="MSHTML 4.72.2106.6" name=GENERATOR>

</HEAD>

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<DIV> </DIV>

<DIV>Thank you,</DIV>

Content-Type: multipart/alternative; boundary="=_DF873775.D7B6DAC2"

Subj: AllRisk Fulfillment Communications Problems; Causes and Solutions
Date: 10/06/2000 7:12:54 AM Pacific Daylight Time
From: WEBIII
To: CStockle@BestBenefits.com, abishop@penn treaty.com
To: jhodge@penn treaty.com, KLannen@BestBenefits.com
To: jfrantz@penn treaty.com, m.hauert@worldnet.att.net
CC: Hesassoc, nforman@nrlink.com, CALLAHANKIDS
CC: tlevit@penn treaty.com

First of all, Jackie, Jill and any I have not yet spoken to at Penn Treaty, I would like to express my personal sorrow over your loss of Glen. He was one of the brightest stars in this industry and was bringing about innovation with his own personal brand of contagious enthusiasm. My own involvement in this program would not have happened without Glen's drive and determination. I, and many others, will miss him.

Recent Communications Problems

Over the last several weeks we have had some communications problems over relatively simple matters of "whether a kit was shipped or not," etc. There are several reasons for these recent problems and changes that have been made to eliminate them in the future.

Attached is this week's email from Cindy at DDS describing the individual cases. Most have been shipped twice due to incorrect or incomplete data or confusion of whether the kit should be sent to the policyholder, relative or the agent.

I think we all understand that when dealing with many data files and the postal service isolated incidents are bound to occur and given the hundreds that have been sent I think we have done pretty well.

What is of concern is not the occasional problem, but the handling of it. We want to insure all concerned that we are very sensitive to customer service and especially understand the importance of providing a field sales force with immediate feedback, regardless of the problem or cause of the problem.

Primary Cause

We have 11 quality people working hard to deliver this program. In all fairness to all this is what has transpired.

The program was set up to provide service to high volumes of members who have paid significant premiums and should expect top service.

Consequently, we started with the very best vendors available including a fulfillment company that could print, fold and mail 500 custom membership cards and fulfillment kits every hour. Also we selected DDS, probably the best customer service benefit company in the country to handle the benefits and policyholder support. They have trained operators providing individual service on custom programs for some of the country's largest insurance companies and associations with over 2 million members.

However, when the volume slowed to a trickle over the last several weeks some of the automated processes were handled manually and we began planning a transition to consolidate all processing with one company.

One Solution

1. One company, DDS ~~will handle~~ all customer service and fulfillment just as they do for most of their clients.

JS now has the capacity to print our quality AllRisk membership cards and can now do all customer service, printing and fulfillment in-house. Now we don't have to swap shipping information with another company and when a question occurs Cindy can simply walk over to the mailroom.

2. Our communication will be streamlined.

Jackie called me with a problem; I called Cindy, who got back to Angela who talked to Jill, who called me saying that Jackie was wondering what was going on. (At the least Jackie I should have called you and I apologize but wrongly believed Cindy and Angela had the problem resolved and that you knew about it.)

Here is our recommendation for communication on problem solutions.

- o Single point of contact-
- o Cindy at DDS-----Jill at Penn Treaty
- o Telephone for expediency and e-mail all for confirmation.
- o If Cindy does not get back to Penn Treaty within 3 hours, Jill should call Web on my anytime cell phone at 425-746-4335.

We think these changes will eliminate individual member fulfillment and delivery communication problems.

We are all committed to help make AllRisk the highest quality program of its kind and, as always we truly welcome and encourage input, comments and criticisms from all.

Sincerely,

Web

Subj:	Reminder of Procedures for Handling AllRisk Fulfillment Problems
Date:	1/9/01
To:	jhodge@penntreaty.com
CC:	CStockle@BestBenefits.com, abishop@penntreaty.com, KLannen@BestBenefits.com, jfrantz@penntreaty.com, m.hauert@worldnet.att.net, hesassoc@aol.com, nforman@nwlinc.com, Callahankids@aol.com, tlevit@penntreaty.com

Saturday, January 12, 2002 America Online: WEBIII

Subj:	Procedures for Handling AllRisk Fulfillment Problems (For Real)
Date:	1/10/01
To:	jhodge@penn treaty.com
CC:	jbell@BestBenefits.com, CStockle@BestBenefits.com, abishop@penn treaty.com, KLannen@BestBenefits.com, jfrantz@penn treaty.com, m.hauert@worldnet.att.net, Hesassoc, nforman@nwlinc.com, CALLAHANKIDS, tlevit@penn treaty.com

Jill-

Since we talked yesterday, there has been a slight change at DDS, Jim Bell will replace Cindy Stockle as our AllRisk Account Executive.

Jim is a well rounded professional and has been with DDS for several years in many different customer service and call center management areas. Additionally, he has considerable experience with insurance companies and the unique customer service problems associated with policyholder problems and large field agent sales forces.

Over the last six months we have made several major improvements in the AllRisk customer service area and before we start aggressive marketing again, I thought I would take the opportunity to remind every one of the procedures we established this summer for handling individual member AllRisk fulfillment.

1. Our fulfillment process has been streamlined and is now handled by one company, DDS

As most of you know DDS will handle all customer service and fulfillment just as they do for most of their clients.

Now DDS prints our customized AllRisk membership cards/letters and does all customer service, printing and fulfillment in-house. Now we don't have to swap shipping information with another company when a question occurs.

2. Our communication has been streamlined.

Here is the procedure for communication on problem solutions:

- o Single points of contact/accountability:
- o Jim Bell at DDS-----Jill Hodge at Penn Treaty
- o Telephone for expediency and e-mail all for confirmation.
- o If Jim does not get back to Penn Treaty within 3 hours, Jill should call Web on my anytime cell phone at 425-746-4335.

Saturday, January 12, 2002 America Online: WEBIII

These developments will resolve the great majority of individual member fulfillment and delivery communication problems.

Once again, for quite some time we have had almost a dozen quality people working on the AllRisk program, all committed to help make AllRisk the highest quality program of its kind and, as always we welcome and encourage input, comments and criticisms from all.

Looking forward to an exciting year.

Web

Subj: **RE: Program Odds and Ends.**
 Date: 3/26/01 7:19:58 AM Pacific Standard Time
 From: JFrantz@pennntreaty.com (Frantz, Jackie)
 To: WEBIII@aol.com ("WEBIII@aol.com"), JFrantz@pennntreaty.com (Frantz, Jackie)
 CC: CALLAHANKIDS@aol.com, m.hauert@att.net, Hesassoc@aol.com, nforman@nwlinc.com, jbell@bestbenefits.com, klannen@bestbenefits.com

Hi Web!

Hope all is well.

I will add Mike Callahan to our list of contacts.

As far as number two on your list, Tracy will be in contact with you regarding this item.

#3 , I am being told our IT is working directly with Kathy and Mike.

#4, I have sent a copy of this to Derrick and we will be in touch with numbers.

If I can be of further assistance, please let me know.

Thanks,
Jackie

> —Original Message—
 > From: WEBIII@aol.com [SMTP:WEBIII@aol.com]
 > Sent: Friday, March 23, 2001 11:59 AM
 > To: jfrantz@pennntreaty.com
 > Cc: CALLAHANKIDS@aol.com; m.hauert@att.net; Hesassoc@aol.com;
 > nforman@nwlinc.com; jbell@bestbenefits.com; klannen@bestbenefits.com
 > Subject: Program Odds and Ends.
 >
 > Jackie-
 >
 > Here are a few areas to clarify, please:
 >
 > 1. First of all, we have a new exec helping to manage our fulfillment
 > and
 > service job. His name is Mike Callahan (callanhankids@aol.com) and I
 > would
 > appreciate it if you would include him in your email traffic to Mike
 > Hauert
 > and me.
 >
 > 2. We are wondering if and when you want to mail new kits to old 500+/-
 > members? Our cost is \$2 each, about \$1,300. Let us know please.
 >
 > 3. When will you begin using new member numbers signifying single
 > household
 > member and 2nd household member?
 >
 > 4. Finally, would you or Derrick give us your feeling of weekly new
 > member
 > ramp up rates over the next several weeks/months based on what you are
 > seeing
 > back at HQ? It would be welcomed by all, who are standing by, to have
 > your

Saturday, January 12, 2002 America Online: WEBIII

> perspective on what's coming and when.
>
> Thanks Jackie. Let us know what else we can do to assist.
>
> Web
>
>

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Headers

Return-Path: <JFrantz@pennntreaty.com>
Received: from rly-yh04.mx.aol.com (rly-yh04.mail.aol.com [172.18.147.36]) by air-yh05.mail.aol.com (v77_r1.36) with ESMTP; Mon, 26 Mar 2001 10:19:58 -0500
Received: from pamail01.pennntreaty.net (115.96/27.76.27.12.in-addr.arpa [12.27.76.115]) by rly-yh04.mx.aol.com (v77_r1.36) with ESMTP; Mon, 26 Mar 2001 10:19:31 -0500
Received: by PAMAIL01 with Internet Mail Service (5.5.2653.19) id <HJYMF945>; Mon, 26 Mar 2001 10:17:39 -0500
Message-ID: <108C9324B040D41196B700A0C9D177720109A71A@PAMAIL01>
From: "Frantz, Jackie" <JFrantz@pennntreaty.com>
To: "WEBIII@aol.com" <WEBIII@aol.com>, "Frantz, Jackie" <JFrantz@pennntreaty.com>
Cc: CALLAHANKIDS@aol.com, m.hauert@att.net, Hesassoc@aol.com, nforman@nwlinc.com, jbell@bestbenefits.com, klannen@bestbenefits.com
Subject: RE: Program Odds and Ends.
Date: Mon, 26 Mar 2001 10:17:34 -0500
MIME-Version: 1.0
X-Mailer: Internet Mail Service (5.5.2653.19)
Content-Type: text/plain

Saturday, January 12, 2002 America Online: WEBIII

Fritzinger, Sharon

From: WEBIII@aol.com
Sent: Monday, May 07, 2001 2:42 PM
To: jbagley@penn treaty.com; KimBoulware@hotmail.com; CALLAHANKIDS@aol.com; nforman@nwlinc.com; jfrantz@penn treaty.com; m.hauert@att.net; klannen@bestbenefits.com; dmlewis@bestbenefits.com; Hesassoc@aol.com; tlevit-sussman@penn treaty.com; rstankiewicz@penn treaty.com
Subject: Procedure for Handling Routine AllRisk Communication: DDS<->Penn Treaty

To All-

Now that our volume is hopefully ramping up to new heights, we would like to:

1. Remind all of the procedure for handling routine communication between DDS and Penn Treaty.
2. Inform all of some personnel changes in our AllRisk communication procedure.

Here is the procedure for communication on AllRisk issues:

- o Single point of contact-
- o Deah Lewis (773-867-4451) at DDS-----Rhonda Stankiewicz (800-222-3469 #3004) at Penn Treaty
- o They will telephone for expediency and e-mail all for confirmation.
- o If for some reason Penn Treaty cannot get a response within 3-4 hours, Rhonda should call Web on my cell phone at 425-746-4335, anytime.

We think these changes will eliminate routine member fulfillment and delivery communication problems.

We are all committed to help make AllRisk the highest quality program of its kind and, as always we truly welcome and encourage input and comments from all.

Sincerely,

Web

Subject: RE: communication???

Date: Mon, 7 May 2001 17:02:43 -0400

From: "Brickhouse, Derrick" <DBrickhouse@penntreaty.net>

To: "Hesassoc@aol.com" <Hesassoc@aol.com>

CC: "Bagley, Jane" <Jbagley@penntreaty.com>, nforman@nwlink.com, CALLAHANKIDS@aol.com,
"Waite, Cameron" <CWaite@penntreaty.com>, "Levit-Sussman, Tracy" <tlevit-sussman@penntreaty.com>

Herb,

I am writing in response to your letter stating that I am not communicating with you. Clearly I feel as if we have been very responsive to all of your requests and keeping you up to date on all the current events at Penn Treaty. I have had Tracy add you and Neal to the advance e-mail notification list early in the year so that you receive advance notice of all Marketing activities before the field force is mailed. In regards to recent events, before we left for the Atlantis Tracy e-mailed Neal Forman in regards to the status of selling AllRisk in the states we have voluntarily stopped selling our Long Term Care Insurance products. Tracy stated that Tennessee is the same status as Florida and Virginia in that we are continuing to market AllRisk in those states. I assumed that Neal would have shared this information with you. Furthermore, I am aware of your conversation with my Director of Sales, Matt Sussman, as to the status of AllRisk and our current financial/marketing status this past Friday.

In respect to the letter you sent to Cam Waite, he will be responding to your letter as it was written to him directly. Any letter or phone call you have directed towards me has been handled on a priority.

You also mentioned your concern with AllRisk not being a part of the Atlantis presentation. As you can understand, our presentation was geared towards the financial situation at the Company. Our agents only concern is their renewals, not products. If the agents are unsure of their status with renewals on the long term care insurance placed with our Company, why do you think they will want to write AllRisk? Understand that all of our business is down even as we have increased our marketing efforts in all areas due to agents being unsure of their renewals for all lines of business.

As you stated your concern for our Marketing efforts, I would love to hear your recent success stories as to how you have been marketing this product since the re-rollout in February. We both want this partnership to yield great results and must continue to work in a positive way together as all of our reputations are involved.

Please let me know if you have any additional concerns that you would like me to address. Otherwise I will look forward to hearing about your recent successes in Marketing AllRisk.

Regards,
Derrick

> -----Original Message-----

> From: Hesassoc@aol.com [SMTP:Hesassoc@aol.com]

> Sent: Monday, May 07, 2001 3:13 PM

> To: dbrickhouse@penntreaty.net

> Cc: jbagley@penntreaty.com; nforman@nwlink.com; CALLAHANKIDS@aol.com

> Subject: communication???

>

> Derrick; I still have not heard from you after numous calls and emails.

> 1

> also understand that ALL-RISK was not mentioned at the agent meetings in
> Atlantis, this surprised me, because All-Risk is still salable in the
> states
> which PTNA withdrew from. The product was supposed to be discussed at the
> convention for your producers, this is not making "every effort" to
> promote
> All-Risk. Derrick, I know PTNA has problems, and so do I! I must know
> what
> happening with All-Risk, and I must get some answers to my letters,
> emails,
> and phone calls!
> Herb Schwartz
>
>

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Fritzinger, Sharon

From: Hesassoc@aol.com
Sent: Monday, May 07, 2001 10:11 PM
To: dbrickhouse@penntreaty.net
Cc: jbagley@penntreaty.com; nforman@nwlinc.com; CALLAHANKIDS@aol.com
Subject: All-Risk Concerns

Derrick; thank you for the email. I would like to point out that there has been no quick response to my calls or emails from you or anybody else a PTNA. The notice from Tracy that PTNA has withdrawn writing insurance products in certain states was sent to Neal and myself. But I have asked if PTA is continuing to market All-Risk in those states, I never got a direct answer other than "we are in a quite mode" what ever that means? Yes, Matt was very helpful in taking my call, when I had asked to talk to Irv Levit. Matt advised that AllRisk questions coming from agents are being addressed. As far as your interest in my success in selling AllRisk. Prior to my affiliation with your company it was successful, different name, and marketing partner. I know what can be done with the product if marketed to LTC agents properly. If you ever read the agreement between PTNA and my corp. you would see that we have marketing authority with PTNA. I have talked to you about California, told you we were prepared to do business in that state, after we got the green light from DDS, I told you I was advising you before we start. You said you wanted to talk to Jane Bagley first, I asked several times for an answer, sent Jane emails on the subject never got a response over several months. As far as my successes in Marketing and creating products and sales methods, I think I will stand on my reputation. If PTNA pulls out of the nose dive it is now in, I will want to re address the marketing management of All-Risk. Yes, Derrick, I heard that LTC products and marketing were discussed, AllRisk never mentioned at Atlantis. And yes, I have deep feelings for those agents that have their renewals that they worked so hard for at risk. My concerns are All-Risk and how it will survive from all the recent PTNA turmoil? Allrisk should have been very successful. I am looking forward to the response from Cam Waite. Regards,
Herb...

Fritzinger, Sharon

From: Hesassoc@aol.com
Sent: Tuesday, May 15, 2001 4:29 PM
To: dbrickhouse@penntreaty.net
Cc: nforman@nwlinc.com; CALLAHANKIDS@aol.com; jbagley@penntreaty.com
Subject: your agent..complaint

Derrick; I responded to your fax, to me 5/14/01 re:complaint letter Paul and Doris Umphres dated 4/27/01. Again no reponse from you to my phone call 5/14/01 to get further information about your agent Jeremy Gray. It appears your agent Mr.gray misinformed the umphres of the prescription drug discount benefit of the All-Risk program. Either your agent intentioally misreped the product or Mr.gray was not properly informed or trained by whom ever contracted him to sell All-Risk. I have no idea what you wish me to do regarding this situation. Has a refund been made? Do you want us to contact the agent? Do you want us to contact the member? I will wait to hear from you if and when you return my call. 425. 455.4142 or Neal Forman 425.822.4252 You also told me in your last note to me, that Cam Waite was responding to my letter of April 18, 2001 as of this email I still have had no response.
Herb Schwartz

Confidential
PT 003265

Re: your agent..complaint

Subject: RE: your agent..complaint

Date: Wed, 16 May 2001 17:20:56 -0400

From: "Brickhouse, Derrick" <DBrickhouse@penntreaty.net>

To: "Hesassoc@aol.com" <Hesassoc@aol.com>

CC: nforman@nwlinc.com, CALLAHANKIDS@aol.com, "Bagley, Jane" <Jbagley@penntreaty.com>, "Levit-Sussman, Tracy" <tlevit-sussman@penntreaty.com>, "Underhill, Jeff" <junderhill@penntreaty.com>

Herb:

Tracy and I did call you back immediately on Monday at the number you left for me. I realize today, from the message below, that you gave me your California number in your verbal message I received on Monday. Therefore that is where I have been attempting to contact you. I would like to resolve this communication issue so that we can move forward as partners in a positive way.

I will handle contacting Jeremy Gray to determine what has happened in this case below and let you know of the outcome. I will also follow up with Cam as to his response to your letter.

Furthermore, I would like to introduce our new Senior Vice President, Jeff Underhill, so that you have a contact at all times.

I cannot emphasize enough the urgency to resolve the communication issues you have with me as I think there is clearly a misunderstanding. Please let me know if you have time Friday for a quick conference call to review recent communication and introduce Jeff to you.

Regards,
Derrick

> -----Original Message-----

> From: Hesassoc@aol.com [SMTP:Hesassoc@aol.com]

> Sent: Tuesday, May 15, 2001 4:29 PM

> To: dbrickhouse@penntreaty.net

> Cc: nforman@nwlinc.com; CALLAHANKIDS@aol.com; jbagley@penntreaty.com

> Subject: your agent..complaint

>

> Derrick; I responded to your fax, to me 5/14/01 re:complaint letter Paul and

> Doris Umphres dated 4/27/01. Again no reponse from you to my phone call 5/14/01 to get further information about your agent Jeremy Gray. It

> appears

> your agent Mr.gray misinformed the umphres of the prescription drug discount

> benefit of the All-Risk program. Either your agent intentioally misreped the

> product or Mr.gray was not properly informed or trained by whom ever

> contracted him to sell All-Risk. I have no idea what you wish me to do

> regarding this situation. Has a refund been made? Do you want us to

> contact

> the agent? Do you want us to contact the member? I will wait to hear from you

> if and when you return my call. 425. 455.4142 or Neal Forman

> 425 822 1252

RE: your e-mail complaint

>
>

The information contained in this e-mail message is intended only for the personal and confidential use of the recipient(s) named above. If the reader of this message is not the intended recipient or an agent responsible for delivering it to the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution, or copying of this message is strictly prohibited. If you have received this communication in error, please notify us immediately by e-mail at ptna@penntreaty.com and delete the original message.

Fritzinger, Sharon

From: WEBIII@aol.com
Sent: Monday, August 20, 2001 9:56 AM
To: jfrawley@penntreaty.com; dbrickhouse@penntreaty.com; jbagley@penntreaty.com; tlevit-sussman@penntreaty.com
Cc: nforman@nwlinc.com; CALLAHANKIDS@aol.com; Hesassoc@aol.com
Subject: Attached AllRisk Article Submission



AllRiskArticle3.doc

Derrick -

Please let Herb and Neal see the final draft before printing.

Thank you.

Web

Fritzinger, Sharon


From: CALLAHANKIDS@aol.com
Sent: Thursday, August 23, 2001 3:31 PM
To: Tlevit-sussman@penn treaty.com; herb@schwartzgroup.com; nforman@nwl ink.com
Cc: dbrickhouse@penn treaty.net; JBagley@penn treaty.com
Subject: Revisions to All Risk Article

Tracy,
Here are the revisions you asked for. I left in the highlighting so you could locate. Please let us know if you will be publishing this in this form or whether additional changes will be made.

Thank you.

Neal Forman

Confidential
PT 003293



Fritzinger, Sharon

From: Levit-Sussman, Tracy
Sent: Thursday, August 23, 2001 3:33 PM
To: 'CALLAHANKIDS@aol.com'; Levit-Sussman, Tracy; herb@schwartzgroup.com; nforman@nwlink.com
Cc: Brickhouse, Derrick; Bagley, Jane
Subject: RE: Revisions to All Risk Article

Thanks Mike, I didn't get the attachment. Please resend. Tracy

-----Original Message-----

From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]
Sent: Thursday, August 23, 2001 3:31 PM
To: Tlevit-sussman@penn treaty.com; herb@schwartzgroup.com; nforman@nwlink.com
Cc: dbrickhouse@penn treaty.net; JBagley@penn treaty.com
Subject: Revisions to All Risk Article

Tracy,
Here are the revisions you asked for. I left in the highlighting so you could locate. Please let us know if you will be publishing this in this form or whether additional changes will be made.

Thank you.

Neal Forman

Levit-Sussman, Tracy

From: CALLAHANKIDS@aol.com
Sent: Thursday, August 23, 2001 3:34 PM
To: Tlevit-sussman@penntreaty.com; herb@schwartzgroup.com; nforman@nwlinc.com;
dbrickhouse@penntreaty.net; JBagley@penntreaty.com
Subject: Sorry -- forgot the attachment



All Risk Article 4.doc

This should have come with my previous correspondence.

Neal

Fritzinger, Sharon

From: CALLAHANKIDS@aol.com
Sent: Thursday, August 23, 2001 4:09 PM
To: tlevit-sussman@penntreaty.com; WEBIII@aol.com; nforman@nwlinc.com;
herb@schwartzgroup.com
Cc: dbrickhouse@penntreaty.net; JBagley@penntreaty.com
Subject: Re: Revisions to All Risk Article



All Risk Article 4.doc

Tracy,

I just received some additional input so here is a "final Final". Thanks again.

Michael

Confidential
PT 003291

Fritzinger, Sharon

From: Levit-Sussman, Tracy
Sent: Thursday, August 23, 2001 4:13 PM
To: 'CALLAHANKIDS@aol.com'; WEBIII@aol.com; nforman@nwlinc.com;
herb@schwartzgroup.com
Cc: Brickhouse, Derrick; Bagley, Jane
Subject: RE: Revisions to All Risk Article

Hi Guys...We are still stating incorrect facts here. We agreed that we were only letting licensed PTNA representatives sell this plan. Of course they also have to sign the AllRisk addendum?
Tracy

Another advantage of this program is that it allows an agent to earn an income while waiting to get his license or agency appointment. Why? Because this is not insurance, does not require a state license and over 42 states have already approved this program.

-----Original Message-----

From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]
Sent: Thursday, August 23, 2001 4:09 PM
To: tlevit-sussman@penn treaty.com; WEBIII@aol.com; nforman@nwlinc.com; herb@schwartzgroup.com
Cc: dbrickhouse@penn treaty.net; JBagley@penn treaty.com
Subject: Re: Revisions to All Risk Article

Tracy,
I just received some additional input so here is a "final Final". Thanks
again.

Michael

<< File: All Risk Article 4.doc >>

Levit-Sussman, Tracy

From: CALLAHANKIDS@aol.com
Sent: Thursday, August 23, 2001 4:50 PM
To: tlevit-sussman@penn treaty.com; nforman@nwl ink.com; Hesassoc@aol.com
Subject: Re: Revisions to All Risk Article

Tracy,
Though the program does not require a state license you are absolutely correct. How about changing the language to read "Another advantage of this program is that by being a PTNA representative and signing an AllRisk addendum it will allow you as an agent to earn additional income. The AllRisk program is already approved in 42 states!"

Neal

Fritzinger, Sharon

From: Levit-Sussman, Tracy
Sent: Thursday, August 23, 2001 4:57 PM
To: 'CALLAHANKIDS@aol.com'; nforman@nwlink.com; Hesassoc@aol.com
Cc: Brickhouse, Derrick; Bagley, Jane
Subject: RE: Revisions to All Risk Article

That works fine and I will make the change. Tracy

-----Original Message-----

From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]
Sent: Thursday, August 23, 2001 4:50 PM
To: tlevit-sussman@penntreaty.com; nforman@nwlink.com; Hesassoc@aol.com
Subject: Re: Revisions to All Risk Article

Tracy,

Though the program does not require a state license you are absolutely correct. How about changing the language to read "Another advantage of this program is that by being a PTNA representative and signing an AllRisk addendum it will allow you as an agent to earn additional income. The AllRisk program is already approved in 42 states!"

Neal

Confidential
PT 003193

Subj: [Fwd: Revisions to All Risk Article]
Date: 8/24/01 7:05:53 AM Pacific Daylight Time
From: nforman@nwlink.com (Neal Forman)
Reply-to: nforman@nwlink.com

Received: by frankenstein.nwlink.com (mbox nforman)
(with Cubic Circle's cucipop (v1.31 1998/05/13) Fri Aug 24 07:03:46 2001)
X-From: nforman@nwlink.com Fri Aug 24 06:57:16 2001
Return-Path: <nforman@nwlink.com>
Received: from smtp.nwlink.com (smtp.nwlink.com [209.20.130.57])
by frankenstein.nwlink.com (8.11.3/8.11.3) with ESMTP id f7ODvG842570
for <nforman@nwlink.com>; Fri, 24 Aug 2001 06:57:16 -0700 (PDT)
(envelope-from nforman@nwlink.com)
Received: from nwlink.com (ip208.gte26.rb1.bel.nwlink.com [207.202.207.208])
by smtp.nwlink.com (8.9.3/8.9.1) with ESMTP id GAA11678;
Fri, 24 Aug 2001 06:55:32 -0700 (PDT)
Message-ID: <3B865D1C.B77B263E@nwlink.com>
Date: Fri, 24 Aug 2001 06:56:44 -0700
From: Neal Forman <nforman@nwlink.com>
Reply-To: nforman@nwlink.com
X-Mailer: Mozilla 4.7 [en] (Win98; I)
X-Accept-Language: en
MIME-Version: 1.0
To: "Levit-Sussman, Tracy" <tlevit-sussman@pennntreaty.com>
Subject: Re: Revisions to All Risk Article
References: <B549604A028AD51196E000A0C9D177721F9584@PAMAIL01>
Content-Type: text/plain; charset=us-ascii
Content-Transfer-Encoding: 7bit
X-Mozilla-Status2: 00000000

Tracy please forward final to Herb and Web and Michael as I will be in Las Vegas from the 25th. Im sure it will look great. Herb can sign off. Thanks again. naf

"Levit-Sussman, Tracy" wrote:

> You are welcome. I will put a final draft together and send it out to you
> for final approval in newsletter format on Monday. Tracy
>
> > —Original Message—
> > From: Neal Forman [SMTP:nforman@nwlink.com]
> > Sent: Thursday, August 23, 2001 5:35 PM
> > To: Levit-Sussman, Tracy
> > Subject: Re: Revisions to All Risk Article
> >
> > Thank you Tracy much appreciated. naf
> >
> > "Levit-Sussman, Tracy" wrote:
> >
> > > That works fine and I will make the change. Tracy
> > >
> > > —Original Message—
> > > From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]
> > > Sent: Thursday, August 23, 2001 4:50 PM
> > > To: tlevit-sussman@pennntreaty.com; nforman@nwlink.com;

Saturday, January 12, 2002 America Online: WEBIII

> > Hesassoc@aol.com
> > > Subject Re: Revisions to All Risk Article
> > >
> > > Tracy,
> > > Though the program does not require a state license you are absolutely
> > > correct. How about changing the language to read "Another advantage
> > of
> > > this
> > > program is that by being a PTNA representative and signing an AllRisk
> > > addendum it will allow you as an agent to earn additional income. The
> > > AllRisk
> > > program is already approved in 42 states!"
> > >

> > > Neal

> > >

> > >

> > >

> > >

> > >

> > >

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> > > distribution, or copying of this message is strictly prohibited. If you
> > > have received this communication in error, please notify us immediately
> > > by

> > > e-mail at ptna@penntreaty.com and delete the original message.

> >

> >

> >

> >

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> > reader of this message is not the intended recipient or an agent responsible
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> > distribution, or copying of this message is strictly prohibited. If you
> > have received this communication in error, please notify us immediately by
> > e-mail at ptna@penntreaty.com and delete the original message.

----- Headers -----

Return-Path: <nforman@nwlink.com>

Received: from rly-xa02.mx.aol.com (rly-xa02.mail.aol.com [172.20.105.71]) by air-xa01.mail.aol.com (v80.17) with ESMTP id MAILINXA11-0824100553; Fri, 24 Aug 2001 10:05:53 -0400

Received: from smtp.nwlink.com (smtp.nwlink.com [209.20.130.57]) by rly-xa02.mx.aol.com (v80.17) with ESMTP id MAILRELAYINXA24-0824100512; Fri, 24 Aug 2001 10:05:12 -0400

Received: from nwlink.com (ip208.gte26.rb1.bel.nwlink.com [207.202.207.208]) by smtp.nwlink.com (8.9.3/8.9.1) with ESMTP id HAA13072;

Fri, 24 Aug 2001 07:03:28 -0700 (PDT)

Message-ID: <3B865EF7.F92E047C@nwlink.com>

Date: Fri, 24 Aug 2001 07:04:40 -0700

Saturday, January 12, 2002 America Online: WEBIII

From: Neal Forman <nforman@nwlinc.com>
Reply-To: nforman@nwlinc.com
X-Mailer: Mozilla 4.7 [en] (Win98; I)
X-Accept-Language: en
MIME-Version: 1.0
Subject: [Fwd: Revisions to All Risk Article]
Content-Type: multipart/mixed;
boundary="-----C6621DE9B9C11A2FB603469A"

Saturday, January 12, 2002 America Online: WEBIII

Fritzinger, Sharon

From: Levit-Sussman, Tracy
Sent: Tuesday, August 28, 2001 3:57 PM
To: 'nforman@nwlk.com'; 'Hesassoc@aol.com'; 'CALLAHANKIDS@aol.com'
Cc: Brickhouse, Derrick; Bagley, Jane
Subject: Final Revisions to All Risk Article

Good Afternoon,

We hope this final draft is really the final draft:-) See below for approval:



All Risk Article 4.doc

Tracy

Subj: **RE: All Risk report**
Date: 09/20/2001 1:47:14 PM Pacific Daylight Time
From: JFrantz@penntreaty.com (Frantz, Jackie)
To: CALLAHANKIDS@aol.com ('CALLAHANKIDS@aol.com')
CC: Jbagley@penntreaty.com (Bagley, Jane)

> -----Original Message-----

> From: Hodge, Jill

> Sent: Thursday, September 20, 2001 10:09 AM

> To: Frantz, Jackie

> Subject: FW: All Risk report

>

> Mr. Callahan:

>

> I asked Jill to forward your questions to me.

>

> This report is showing that we received 2 All Risk applications for the
> week of 9/07/01 through 9/13/01.

>

> The YTD Policies represent any applications received from 01/01/01 to
> 9/13/01. This report is a submitted business report, if anyone has
> cancelled for any reason, they do not get deducted from these reports.

>

> If I can be of further assistance, please let me know.

>

> Thank you.

>

> Jackie Frantz

>

> -----Original Message-----

> From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]

> Sent: Wednesday, September 19, 2001 2:31 PM

> To: Jhodge@penntreaty.com

> Cc: Hesassoc@aol.com; nforman@nwlink.com

> Subject: All Risk report

>

>

> We haven't met but I work with Herb and Neal on the All Risk project. I
> have been trying to reconcile the reports that we receive from you. For
> the last period you showed 2 policies. What is that - 2 new policies, or
> 2 policies whether new or renewal. Of the 390 policies for the year are
> those new or new and renewals? Please shed some light on this for me.

>

> Regards,

>

> Michael Callahan

>

> cc: Herb Schwartz

> Neal Forman

>

>

>

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Friday, September 21, 2001 America Online: CALLAHANKIDS

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Return-Path: <JFrantz@penntreaty.com>
Received: from rly-yg02.mx.aol.com (rly-yg02.mail.aol.com [172.18.147.2]) by air-yg05.mail.aol.com (v80.17) SMTP id MAILINYG56-0920164714; Thu, 20 Sep 2001 16:47:14 -0400
Received: from pamail01.penntreaty.net (pamail01.penntreaty.net [12.27.76.115]) by rly-yg02.mx.aol.com (v80.21) with SMTP id MAILRELAYINYG26-0920164641; Thu, 20 Sep 2001 16:46:41 -0400
Received: by PAMAIL01 with Internet Mail Service (5.5.2653.19) id <SWYZK2T3>; Thu, 20 Sep 2001 16:46:28 -0400
Message-ID: <B549604A028AD51196E000A0C9D1777229B279@PAMAIL01>
From: "Frantz, Jackie" <JFrantz@penntreaty.com>
To: "'CALLAHANKIDS@aol.com'" <CALLAHANKIDS@aol.com>
Cc: "Bagley, Jane" <Jbagley@penntreaty.com>
Subject: RE: All Risk report
Date: Thu, 20 Sep 2001 16:46:25 -0400
MIME-Version: 1.0
X-Mailer: Internet Mail Service (5.5.2653.19)
Content-Type: text/plain

Friday, September 21, 2001 America Online: CALLAHANKIDS

Fritzinger, Sharon

From: Bagley, Jane
Sent: Friday, September 21, 2001 8:24 AM
To: Fritzinger, Sharon
Subject: FW: All Risk report

Can you please print this out for me?
Thanks.

-----Original Message-----

From: Frantz, Jackie
Sent: Thursday, September 20, 2001 4:46 PM
To: 'CALLAHANKIDS@aol.com'
Cc: Bagley, Jane
Subject: RE: All Risk report

-----Original Message-----

From: Hodge, Jill
Sent: Thursday, September 20, 2001 10:09 AM
To: Frantz, Jackie
Subject: FW: All Risk report

Mr. Callahan:

I asked Jill to forward your questions to me.

This report is showing that we received 2 All Risk applications for the week of 9/07/01 through 9/13/01.

The YTD Policies represent any applications received from 01/01/01 to 9/13/01. This report is a submitted business report, if anyone has cancelled for any reason, they do not get deducted from these reports.

If I can be of further assistance, please let me know.

Thank you.

Jackie Frantz

-----Original Message-----

From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com] <mailto:[SMTP:CALLAHANKIDS@aol.com]>
Sent: Wednesday, September 19, 2001 2:31 PM
To: Jhodge@penn treaty.com
Cc: Hesassoc@aol.com; nforman@nwl link.com
Subject: All Risk report

We haven't met but I work with Herb and Neal on the All Risk project. I have been trying to reconcile the reports that we receive from you. For the last period you showed 2 policies. What is that -- 2 new policies, or 2 policies whether new or renewal. Of the 390 policies for the year are those new or new and renewals? Please shed some light on this for me.

Regards,

Michael Callahan

cc: Herb Schwartz
Neal Forman

Confidential
PT 003295

Subj: **RE: All Risk report**
 Date: 09/21/2001 9:46:23 AM Pacific Daylight Time
 From: JFrantz@penntreaty.com (Frantz, Jackie)
 To: CALLAHANKIDS@aol.com ('CALLAHANKIDS@aol.com')

Mike,

The information you are looking at from DDS is for the week of 9/11/01 to 9/17/01. The production report we are sending was for the week of 9/7/01 to 9/13/01. We are never on the same weeks. That is what I tried explaining to Neal and Herb.

Also, what are you looking for from the renewal end?

If I can be of further assistance, please let me know.

Thank you.

Jackie

> -----Original Message-----

> From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]
 > Sent: Friday, September 21, 2001 12:39 PM
 > To: JFrantz@penntreaty.com
 > Subject: Re: All Risk report
 >
 > Jackie,
 > Below is a copy of a report from DDS for the same period -- it shows 6 new
 > apps when you show only 2. There is no information on this report
 > regarding renewals. This seems to be the "norm" and I can't seem to
 > figure out why the two reports (the one from you and the one from DDS)
 > never reconcile. I am guessing that I am just missing something. Can
 > you tell me what it is?
 >
 > Regards,
 >
 > Michael Callahan
 >
 > From: "DDS Dataprocessing" <DATA@BestBenefits.com>
 > To: <m.hauert@att.net>; <jfrantz@penntreaty.com>; <DATA@BestBenefits.com>
 > Sent: Tuesday, September 18, 2001 4:46 PM
 > Subject: Data Processing Confirmation
 >
 >
 > > mailto:jfrantz@penntreaty.com
 > >
 > >
 > > msg file: \dds\msg\860001.261
 > > REV. 10.25
 > >
 > >
 > >

DI

MEMBER UPDATE RECORD

> > System Updated : 09/18/2001 09:23
 > > Data Template : ARHC 860000/860001
 > > Source File : ARH0918.TXT
 > >
 > >

Friday, September 21, 2001 America Online: CALLAHANKIDS

```

>> GROUP      TOTAL    NEW EXPIRED REINSTATED  MOVED UPDATED
> NO
> CHANGE
>>
> -----
>
> -----
>> 860001      4      1      0      0
> 0      0
> 3
>> 860002      2      0      0      0
> 0      1
> 1
>> 860004      1      0      0      0
> 0      0
> 1
>> 860005      5      5      0      0
> 0      0
> 0
>> Total Records Processed:    12
>>
>>
>> Records Queued to Print ( Full Kit ): 6
>>
>>
>> SOURCE FILE DATA
>>
>> VALID RECORDS              12
>>
>> SOURCE
>
>
>
>

```

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----- Headers -----

Return-Path: <JFrantz@pennntreaty.com>
 Received: from rly-yg03.mx.aol.com (rly-yg03.mail.aol.com [172.18.147.3]) by air-yg04.mail.aol.com (v80.17) ESMTP id MAILINYG49-0921124622; Fri, 21 Sep 2001 12:46:22 -0400
 Received: from pamail01.pennntreaty.net (pamail01.pennntreaty.net [12.27.76.115]) by rly-yg03.mx.aol.com (v80.21) with ESMTP id MAILRELAYINYG310-0921124601; Fri, 21 Sep 2001 12:46:01 -0400
 Received: by PAMAIL01 with Internet Mail Service (5.5.2653.19) id <SWYZKJL7>; Fri, 21 Sep 2001 12:45:49 -0400
 Message-ID: <B549604A028AD51196E000A0C9D1777229B281@PAMAIL01>
 From: "Frantz, Jackie" <JFrantz@pennntreaty.com>
 To: "'CALLAHANKIDS@aol.com'" <CALLAHANKIDS@aol.com>
 Subject: RE: All Risk report

Friday, September 21, 2001 America Online: CALLAHANKIDS

Date: Fri, 21 Sep 2001 12:45:48 -0400
MIME-Version: 1.0
X-Mailer: Internet Mail Service (5.5.2653.19)
Content-Type: text/plain

Friday, September 21, 2001 America Online: CALLAHANKIDS

Frantz, Jackie

From: CALLAHANKIDS@aol.com
Sent: Friday, September 21, 2001 12:58 PM
To: JFrantz@penntreaty.com
Subject: Re: All Risk report

Jackie,
Thanks, I knew there had to be an easy explanation.

On the renewals, what I am looking for is what and where the renewal numbers and income are reported (i.e. how many renewals for the week/month and how much income). As I understand it, the DDS report does not cover renewals as there is nothing sent from DDS when someone renews. If this is so then the only information should come from you and Herb and Neal tell me they don't get anything in that regard (or perhaps don't recognize it if they do). Can you direct me to what is reported to them re: renewals? Thanks again.

Michael Callahan

Confidential
PT 003294

Subj: RE: All Risk report Date: 09/24/2001 12:32:54 PM Pacific Daylight Time From: JFrantz@penntreaty.com (Frantz, Jackie) To: CALLAHANKIDS@aol.com ('CALLAHANKIDS@aol.com')

I will try and generate a report that might help. I will be in touch.

Thanks,
Jackie

> -----Original Message-----

> From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]

> Sent: Friday, September 21, 2001 12:58 PM

> To: JFrantz@penntreaty.com

> Subject: Re: All Risk report

>

> Jackie,

> Thanks, I knew there had to be an easy explanation.

>

> On the renewals, what I am looking for is what and where the renewal
> numbers and income are reported (i.e. how many renewals for the week/month
> and how much income). As I understand it, the DDS report does not cover
> renewals as there is nothing sent from DDS when someone renews. If this
> is so then the only information should come from you and Herb and Neal
> tell me they don't get anything in that regard (or perhaps don't recognize
> it if they do). Can you direct me to what is reported to them re:
> renewals? Thanks again.

>

> Michael Callahan

>

>

>

>

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Return-Path: <JFrantz@penntreaty.com>

Received: from rly-yg05.mx.aol.com (rly-yg05.mail.aol.com [172.18.147.5]) by air-yg01.mail.aol.com (v80.17) ESMTP id MAILINYG16-0924153254; Mon, 24 Sep 2001 15:32:54 -0400

Received: from pamail01.penntreaty.net (pamail01.penntreaty.net [12.27.76.115]) by rly-yg05.mx.aol.com (v80.21) with ESMTP id MAILRELAYINYG53-0924153233; Mon, 24 Sep 2001 15:32:33 -0400

Received: by PAMAIL01 with Internet Mail Service (5.5.2653.19) id <SWYZKK7G>; Mon, 24 Sep 2001 15:32:20 -0400

Message-ID: <B549604A028AD51196E000A0C9D1777229B293@PAMAIL01>

From: "Frantz, Jackie" <JFrantz@penntreaty.com>

To: "'CALLAHANKIDS@aol.com'" <CALLAHANKIDS@aol.com>

Subject: RE: All Risk report

Tuesday, September 25, 2001 America Online: CALLAHANKIDS

Dear Jackie,

While you are attempting to generate a report that I can understand please add the following to the mix. I just got a copy of the report titled "All Risk Plan/August 2001" that was mailed to Herb in Palm Springs and forwarded to him in Wash. Under the "Fees Collected" there are two entries: "1st YEAR" and "RENEWAL". This is all well and good and the calculations appear to be correct. The problem is that the "Renewal" business entry has never appeared on any earlier reports as far as I can tell (I don't have June or July yet). Neal seems confident that August is not the first month of renewal business and I would have to agree. What has happened to the renewal business in the past? Can you find this out and let me know?

Regards,

Michael Callahan

Fritzinger, Sharon

From: Bagley, Jane
Sent: Tuesday, September 25, 2001 11:38 AM
To: Fritzinger, Sharon
Subject: FW: All Risk report

-----Original Message-----

From: Frantz, Jackie
Sent: Thursday, September 20, 2001 4:46 PM
To: 'CALLAHANKIDS@aol.com'
Cc: Bagley, Jane
Subject: RE: All Risk report

-----Original Message-----

From: Hodge, Jill
Sent: Thursday, September 20, 2001 10:09 AM
To: Frantz, Jackie
Subject: FW: All Risk report

Mr. Callahan:

I asked Jill to forward your questions to me.

This report is showing that we received 2 All Risk applications for the week of 9/07/01 through 9/13/01.

The YTD Policies represent any applications received from 01/01/01 to 9/13/01. This report is a submitted business report, if anyone has cancelled for any reason, they do not get deducted from these reports.

If I can be of further assistance, please let me know.

Thank you.

Jackie Frantz

-----Original Message-----

From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com] <mailto:[SMTP:CALLAHANKIDS@aol.com]>
Sent: Wednesday, September 19, 2001 2:31 PM
To: Jhodge@penn treaty.com
Cc: Hesassoc@aol.com; nforman@nwlink.com
Subject: All Risk report

We haven't met but I work with Herb and Neal on the All Risk project. I have been trying to reconcile the reports that we receive from you. For the last period you showed 2 policies. What is that -- 2 new policies, or 2 policies whether new or renewal. Of the 390 policies for the year are those new or new and renewals? Please shed some light on this for me.

Regards,

Michael Callahan

cc: Herb Schwartz
Neal Forman

Bagley, Jane
From: Bagley, Jane
Sent: Thursday, September 27, 2001 1:10 PM
To: 'CALLAHANKIDS@aol.com'
Subject: AIRisk

Dear Mike:

We have retained counsel in this matter and they will be contacting you on our behalf in the near future.

Jane Bagley

-----Original Message-----
From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]
Sent: Wednesday, September 26, 2001 12:07 PM
To: JBagley@pennireatv.com
Subject: (no subject)

Dear Jane,
I am hoping to get together with you via phone conf as soon as possible. Please let me know when you are available.

Michael Callahan



Confidential
PT 011759

Bagley, Jane

From: CALLAHANKIDS@aol.com
Sent: Thursday, September 27, 2001 1:24 PM
To: Jbagley@penntreaty.com
Subject: Re: AllRisk

Dear Jane,

Wow! And I just wanted to talk in hopes of avoiding this becoming a "matter".

I called your office and asked for a phone conf time before getting your message. I will wait for your counsel to call instead.

Thanks.

Michael Callahan

Confidential
PT 003302

Frantz, Jackie

From: CALLAHANKIDS@aol.com
Sent: Thursday, September 27, 2001 2:29 PM
To: JFrantz@pennntreaty.com
Subject: Re: (no subject)

Jackie,
My fax is 425-871-0828. Please send a copy to Neal at 425-822-6306.

Thanks alot.

Michael

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Phone: _____

Fax: 425-871-0828

CC: _____

From: Jackie FrantzPhone: 800-222-3469Fax: 610-967-4666

CC: _____

Comments: _____

_____☐ Urgent☐ For Your Review☐ Reply ASAP☐ Please Comment

For more information, contact us at:

3440 Lehigh Street, Allentown, PA 18103 • (800)362-0700 • (877)LTC-FAXX
info@pennntreaty.com

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** Transmit Conf. Report **

Fax: 610-965-6098

PTN

Confidential
PT 002940

Sep 27 2001 14:46


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- NYSE listed: PTA

FAX

 Date: 9/27/01 Number of Pages: 7

 To: Michael Callahan

Phone: _____

 Fax: 425-871-0828

CC: _____

 From: Jackie Frantz

 Phone: 800-222-3409

 Fax: 610-967-4666

CC: _____

Comments: _____

☐ **Urgent**
☐ **For Your Review**
☐ **Reply ASAP**
☐ **Please Comment**

For more information, contact us at:

 3440 Lehigh Street, Allentown, PA 18103 • (800)362-0700 • (877)LTC-FAXX
info@penn treaty.com

 Confidential
 PT 002941

All Risk

Frantz, Jackie

From: CALLAHANKIDS@aol.com
Sent: Thursday, September 27, 2001 3:10 PM
To: jfrantz@penntreaty.com
Subject: All Risk

Jackie,
Thanks for the fax. You have helped fill in the holes for me and I really appreciate it. I take it that it is your position that the first month there was a renewal was in March of '01?

Regards,

Michael Callahan



Bagley, Jane

From: Frantz, Jackie
Sent: Thursday, September 27, 2001 3:57 PM
To: 'CALLAHANKIDS@aol.com'
Cc: Grill, Michael; Bagley, Jane
Subject: RE: All Risk

Mar 2001 was the first time we reported Renewal Business, however, March included renewal business going back to December. We included the premium all along, but we did not differentiate between renewal and 1st year until March 2001.

If I can be of further assistance, please let me know.

Thank you.

Jackie

—Original Message—

From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]
Sent: Thursday, September 27, 2001 3:10 PM
To: jfrantz@penntreaty.com
Subject: All Risk

Jackie,

Thanks for the fax. You have helped fill in the holes for me and I really appreciate it. I take it that it is your position that the first month there was a renewal was in March of '01?

Regards,

Michael Callahan

Confidential
PT 003300

Bruch, Kristina

From: Levit-Sussman, Tracy
Sent: Thursday, October 18, 2001 8:51 AM
To: Bruch, Kristina
Subject: FW: Revisions to All Risk Article

Please print for the Allrisk File ...Thanks

-----Original Message-----

From: Levit-Sussman, Tracy
Sent: Thursday, August 23, 2001 3:40 PM
To: 'CALLAHANKIDS@aol.com'
Subject: RE: Revisions to All Risk Article

Hi! Yes Michael I did just receive the article and will review with Derrick and Jane shortly.

Best Regards,
Tracy

-----Original Message-----

From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]
Sent: Thursday, August 23, 2001 3:39 PM
To: tlevit-sussman@penn treaty.com
Subject: Re: Revisions to All Risk Article

Tracy,
I sent right after, did you receive? Reply if you did not.

Thanks,

Michael

Bruch, Kristina

From: Levit-Sussman, Tracy
Sent: Thursday, October 18, 2001 8:51 AM
To: Bruch, Kristina
Subject: FW: Revisions to All Risk Article

Please print for the Allrisk File ...Thanks

-----Original Message-----

From: Levit-Sussman, Tracy
Sent: Thursday, August 23, 2001 3:33 PM
To: 'CALLAHANKIDS@aol.com'; Levit-Sussman, Tracy; herb@schwartzgroup.com; nforman@nwlinc.com
Cc: Brickhouse, Derrick; Bagley, Jane
Subject: RE: Revisions to All Risk Article

Thanks Mike, I didn't get the attachment. Please resend. Tracy

-----Original Message-----

From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]
Sent: Thursday, August 23, 2001 3:31 PM
To: Tlevit-sussman@penn treaty.com; herb@schwartzgroup.com; nforman@nwlinc.com
Cc: dbrickhouse@penn treaty.net; JBagley@penn treaty.com
Subject: Revisions to All Risk Article

Tracy,
Here are the revisions you asked for. I left in the highlighting so you could locate. Please let us know if you will be publishing this in this form or whether additional changes will be made.

Thank you.

Neal Forman

Bruch, Kristina

From: Levit-Sussman, Tracy
Sent: Thursday, October 18, 2001 8:51 AM
To: Bruch, Kristina
Subject: FW: Revisions to All Risk Article

Please print for the Allrisk File ...Thanks

-----Original Message-----

From: Levit-Sussman, Tracy
Sent: Thursday, August 23, 2001 4:57 PM
To: 'CALLAHANKIDS@aol.com'; nforman@nwlink.com; Hesassoc@aol.com
Cc: Brickhouse, Derrick; Bagley, Jane
Subject: RE: Revisions to All Risk Article

That works fine and I will make the change. Tracy

-----Original Message-----

From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]
Sent: Thursday, August 23, 2001 4:50 PM
To: tlevit-sussman@penn treaty.com; nforman@nwlink.com; Hesassoc@aol.com
Subject: Re: Revisions to All Risk Article

Tracy,
Though the program does not require a state license you are absolutely correct. How about changing the language to read "Another advantage of this program is that by being a PTNA representative and signing an AllRisk addendum it will allow you as an agent to earn additional income. The AllRisk program is already approved in 42 states!"

Neal

Bruch, Kristina

From: Levit-Sussman, Tracy
Sent: Thursday, October 18, 2001 8:52 AM
To: Bruch, Kristina
Subject: FW: Revisions to All Risk Article

Please print for the Allrisk File ...Thanks

-----Original Message-----

From: Levit-Sussman, Tracy
Sent: Thursday, August 23, 2001 4:13 PM
To: 'CALLAHANKIDS@aol.com'; WEBIII@aol.com; nforman@nwlinc.com; herb@schwartzgroup.com
Cc: Brickhouse, Derrick; Bagley, Jane
Subject: RE: Revisions to All Risk Article

Hi Guys...We are still stating incorrect facts here. We agreed that we were only letting licensed PTNA representatives sell this plan. Of course they also have to sign the AllRisk addendum?
Tracy

Another advantage of this program is that it allows an agent to earn an income while waiting to get his license or agency appointment. Why? Because this is not insurance, does not require a state license and over 42 states have already approved this program.

-----Original Message-----

From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]
Sent: Thursday, August 23, 2001 4:09 PM
To: tlevit-sussman@penn treaty.com; WEBIII@aol.com; nforman@nwlinc.com; herb@schwartzgroup.com
Cc: dbrickhouse@penn treaty.net; JBagley@penn treaty.com
Subject: Re: Revisions to All Risk Article

Tracy,
I just received some additional input so here is a "final Final". Thanks
again.

Michael

<< File: All Risk Article 4.doc >>